Amendment to the Claims

This listing of claims will replace all prior versions, and listings of claims in the application:

LISTING OF CLAIMS

1.   (Currently amended) A method for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:

      providing a plurality of user selectable service levels for a user to select one of the service levels wherein each service level includes a unique combination of amounts of portfolio modeling and automated coaching available to the user, and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;

      providing a plurality of icons for selecting at least one of a plurality of methods for communicating with the live advisor over ~~the Internet~~ a network based on the selected service level;

      providing a first window for displaying an image of said live advisor; ~~and~~

      providing a second window for displaying context sensitive automated coaching ~~related to~~ determined by the selected service level[[.]] and a user's communication; and

      providing a communication component for allowing the user to respond to the portfolio modeling and automated coaching of the selected service level, wherein the communication component captures the user's communication which is responsive to the context sensitive automated coaching.

2.   (Original) The method of claim 1 wherein the plurality of methods for communication includes providing at least two selected from group consisting essentially of: email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

3.   (Original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying a financial model generated by the financial modeling system.

4.   (Original) The method of claim 3 wherein said user interface further includes providing a plurality of function icons for performing various operations on said generated financial model.

5.   (Original) The method of claim 4 wherein said function icons include providing at least one of:
        transact, monitor, model, explore, track.

6.   (Original) The method of claim 3 wherein said user interface further includes providing at least one dynamic window for displaying characteristics related to said generated financial model.

7.   (Original) The method of claim 1 wherein said user interface further includes providing at least one interactive window for displaying help messages related to using the financial modeling system.

8.   (Original) The method of claim 1 wherein said user interface further includes providing at least one profile icon for performing various operations on a user profile based on user information.

9.   (Currently amended) A system for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:
        a service level selector providing a plurality of user selectable service levels for a
                user to select one of the service levels wherein each service level includes a
                unique combination of amounts of portfolio modeling and automated coaching
                available to the user, and wherein each service level includes a selected
                amount of dialogue and instructions between the user and a live advisor;
        an user interface generator coupled to the Internet a network providing a plurality of
                communication icons for selecting one of a plurality of communication
                methods with the live advisor over a network the Internet based on the
                selected service level;
        a display generator coupled to the Internet for providing a first window for displaying
                an image of said live advisor; and

an automated coaching engine coupled to ~~the Internet~~ a network for providing

context sensitive automated coaching ~~related to~~ determined by the selected

service level and a user's communication in a second window[[.]]; and

a user communication capturing component to allow the user to respond to the

portfolio modeling and automated coaching of the selected service level,

wherein the user's communication is responsive to the context sensitive

automated coaching.

10.   (Currently amended) The system of claim 9, wherein said ~~wide area~~ network is the Internet.

11.   (Currently amended) The system of claim [[8]] 9 wherein the plurality of communication methods ~~communication~~ includes at least two selected from a group consisting essentially of:

email, electronic chat, live streaming audio, voice over the network, telephone, still

picture, streaming live video and a collaborative interactive page.

12.   (Original) The system of claim 9 wherein said display generator further includes a second display generator providing at least one interactive window for displaying a financial model generated by the financial modeling system.

13.   (Original) The system of claim 12 wherein said user interface generator further includes a function icon generator providing a plurality of function icons for performing various operations on said generated financial model.

14.   (Original) The system of claim 13 wherein said function icons include at least one of:

transact, monitor, model, explore, track.

15.   (Original) The system of claim 12 wherein said user interface generator further includes a third display generator for providing at least one dynamic window for displaying characteristics related to said generated financial model.

16.   (Original) The system of claim 9 wherein said user interface generator further includes a fourth display generator for providing at least one dynamic window for displaying help messages related to using the financial modeling system.

17.   (Original) The system of claim 9 wherein said interface generator further includes a second icon generator for performing various operations on a user profile based on user information.

18.   (Currently amended) A computer program embodied on a computer readable medium for providing a graphical user interface to a financial modeling system allowing both live advice and automated coaching comprising:

    a code segment for providing a plurality of user selectable service levels for a user to select one of the service levels wherein each service level includes a unique combination of amounts of portfolio modeling and automated coaching available to the user, and wherein each service level includes a selected amount of dialogue and instructions between the user and a live advisor;

    code segment for providing a plurality of icons for selecting at least one of a plurality of methods for communicating with live advisor over ~~the Internet~~ a network based on the selected service level;

    code segment for providing a first window for displaying an image of said live advisor; ~~and~~

    code segment for providing a second window for displaying context sensitive automated coaching ~~related to~~ determined by the selected service level[[.]] and a user's communication; and

    code segment for providing a communication component for allowing the user to respond to the portfolio modeling and automated coaching of the selected service level, wherein the communication component captures the user's communication which is responsive to the context sensitive automated coaching.

19.   (Original) The computer program embodied on a computer readable medium of claim 18 wherein the plurality of methods for communication includes at least two selected from group consisting essentially of:

    email, electronic chat, live streaming audio, voice over the network, telephone, still picture, streaming live video and a collaborative interactive page.

20.   (Original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

        code segment for providing at least one interactive window for displaying a financial model generated by the financial modeling system.

21.   (Original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

        code segment for providing a plurality of function icons for performing various operations on said generated financial model.

22.   (Original) The computer program embodied on a computer readable medium of claim 21 wherein said function icons include at least one of:

        transact, monitor, model, explore, track.

23.   (Original) The computer program embodied on a computer readable medium of claim 20 wherein said user interface further including:

        code segment for providing at least one dynamic window for displaying characteristics related to said generated financial model.

24.   (Original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

        code segment for providing at least one interactive window for displaying help messages related to using the financial modeling system.

25.   (Original) The computer program embodied on a computer readable medium of claim 18 wherein said user interface further including:

        code segment for providing at least one profile icon for performing various operations on a user profile based on user information.